

CLAIMS

WHAT IS CLAIMED IS:

1. A method for consumer prescribing of personal data preferences comprising the steps of:

allowing access to a personal data preferences program via a consumer device;

allowing a consumer to select personal data preferences via the consumer device;

coding the selected personal data preferences;

downloading the coded personal data preferences to the consumer device; and

allowing the consumer device to transfer the coded personal data preferences to a storage media.

2. The method of claim 1, wherein the step of allowing access to a personal data preferences program includes allowing access via an electronic network.

3. The method of claim 2, wherein the electronic network is the Internet.

4. The method of claim 1, wherein the step of coding the selected personal data preferences includes coding the selected personal data preferences into a barcode.

5. The method of claim 1, wherein the step of coding the selected personal data preferences includes coding the selected personal data preferences into a magnetic strip readable format.

6. The method of claim 1, wherein the step of allowing the consumer device to transfer the coded personal data preferences to a storage media includes transferring the coded personal data preferences to a storage media comprising a magnetic strip card.

7. The method of claim 1, wherein the step of allowing the consumer device to transfer the coded personal data preferences to a storage media includes transferring the coded personal data preferences to a storage media comprising a key flock.

8. The method of claim 1, wherein the consumer device is one of a personal computer, a personal digital assistance, and a cell phone.

9. A method of encoding personal data preferences of a consumer for use during a purchase transaction comprising the steps of:

accessing a personal data preferences program via a consumer device;
permitting selection of personal data preferences via the consumer device;

encoding the selected personal data preferences; and
downloading the encoded selected personal data preferences to the consumer device.

10. The method of claim 9, wherein the consumer device comprises one of a personal computer, a personal digital assistant, and a cell phone.

11. The method of claim 9, further comprising the step of:

transferring the downloaded encoded selected personal data preferences onto a code storage device, the code storage device being readable by a retail terminal during a purchase transaction.

12. The method of claim 11, wherein the code storage device comprises one of a key flock, access card, and a barcode.

13. The method of claim 9, wherein the step of encoding the selected personal data preferences includes:

encoding the selected personal data preferences into a barcode format.

14. The method of claim 9, wherein the step of encoding the selected personal data preferences includes:

encoding the selected personal data preferences into a magnetic strip readable format.

15. The method of claim 9, wherein the step of accessing a personal data preferences program by a consumer device includes utilizing a network.

16. The method of claim 15, wherein the network comprises the Internet.

17. A system for prescribing personal data preferences comprising:

a processing unit;

a network interface in communication with the processing unit and

operable to be coupled to an electronic network; and

memory in communication with said processing unit and containing a plurality of instructions which, when executed by the processing unit, causes (a) a consumer device to access a personal data preferences program via the electronic network; (b) allow a consumer via the consumer device to select personal data preferences; (c) convert the selected personal data preferences into a personal data model; (d) code the personal data model in a format readable by a retail terminal during a purchase transaction; and (e) transmitting the coded personal data model to the consumer device, wherein the consumer device is operable to transfer the received coded personal data model onto a personal data preferences storage medium.

18. The system of claim 17, wherein said consumer device is one of a personal computer, a cell phone, and personal digital assistant.

19. The system of claim 17, wherein the coded personal data model is encoded into a barcode format.

20. The system of claim 17, wherein the coded personal data model is encoded into a magnetic strip format.